



Treasury Management Login Migration

First American Bank & Trust is excited to present a more robust and secure login process for our Business Banking Online Users.

We will be implementing the **Unified Identity Service (UIS)** for login authentication. This enhancement will replace challenge questions as your method of 2-Factor Authentication (2FA), taking your login process to the next level, providing a more consistent and secure mechanism for login authentication.

1. What must be done to prepare for this change?

Watch for the emailed Digital ID Enrollment link from the TMBS Platform on May 13, 2025, at approximately 1:00 PM Eastern Time. This link will remain valid for 7 days. Please note that once you click on the link you will have 45 minutes to complete the migration.

2. Can I expect to see any other changes associated with this change?

- Yes, we will be removing the BUSINESS ONLINE BANKING option from the Login menu choice on our home page. On April 14, 2025, ALL BUSINESS ONLINE BANKING USERS WILL NOW SELECT TREASURY MANAGEMENT as your login option for all logins.
- This migration will bring back Bio-Identity in your TM Mobile App that you transitioned to at the end of 2024.

3. Will I still use my token when initiating an ACH or Wire Transfer?

You will still have to use your token and 4 Digit PIN when initiating ACH and Wire Transfers. This process will not change.

4. Can I use my current User ID?

We recommend using a combination of your existing Treasury Company ID and Login ID to keep the User ID unique and familiar at the same time.



5. What do I do if I have multiple Treasury logins?

If the same email address is tied to multiple Companies, you will receive an individual email for each Company. The first email link clicked will prompt you through the steps to create your Digital ID. When you click the link in the second, third and any other Company emails, you will be able to select the “Already have a Treasury Bank ID?” Login to link additional accounts. Upon entering your Digital ID you created from the first email link, your accounts will be linked together under the one Digital ID. At next logins, you will be able to choose which Company you want to access at login.

6. Can I use the “Don’t ask for codes again while using this browser feature?”

Yes, the “Remember This Browser” feature is linked to the browser used when setting up 2FA. If a brute-force attack or login from another browser occurs, the 2FA will prompt for validation. Access will not be granted until you successfully confirm your login using one of the 2FA methods.

Benefits of the UIS Enhancements

- Infrastructure designed to identify and block credential stuffing attacks.
- Preventions to make it difficult for phishing and other attack schemes to occur.
- Single identity to manage multiple profiles for TM Online Banking (if applicable).



TREASURY MANAGEMENT LOGIN MIGRATION

Unified Identity Service (UIS) Enrollment Reference Guide



User Experience

1. Active users that have logged in 45 days prior will receive an enrollment email.
2. The Digital ID enrollment link will direct users to enter the Company ID and Login IDs currently used for online access. Action must be taken with 7 days of being issued. Once the link is clicked, enrollment must be completed within 45 minutes.

Greetings Jessica Kenney,

You have been enrolled in Business Banking.

With the FI ID and Login ID credentials you have been provided, please select the Initial Login link. The link below will allow entry of your FI ID and Login ID, and will prompt you to establish a password. In addition, you will then be prompted to establish security questions to which you will provide answers for. After selection and entry of your security questions and answers you will be directed to the FI Back Office Dashboard.

Should you have any questions, please contact us directly at:

FI Support
email@bank.com
(123) 555-5555

Initial login: <https://treasurybackoffice.dev.jackhenry.com/user-verification?code=Gy2wvYeo0MnDG3h%2bAfbqXN%2V1xNs5aFgh7aBLBpmQ%3d>

3. The Digital ID enrollment link will direct users to enter the Company and Login IDs provided.

The image shows two 'Login' forms side-by-side, connected by a large orange arrow pointing from left to right. The left form is the initial state with empty input fields. The right form shows the state after a user has entered their credentials.

Left Form (Initial State):

Login

Input your Treasury Company ID and Treasury User ID to begin the enrollment process. You will be prompted to complete profile details, as well as select a user name and password.

Company ID *

Login ID *

Right Form (After Enrollment):

Login

Input your Treasury Company ID and Treasury User ID to begin the enrollment process. You will be prompted to complete profile details, as well as select a user name and password.

Company ID *

Login ID *



4. Users will be prompted to create their Treasury profile and Digital ID.

Create your Treasury Bank ID to establish your account access.

Create my Treasury Bank ID

ALREADY HAVE A TREASURY BANK ID?
Login to link an additional account.

Username

Forgot?

Continue

- **Step 1 of User ID:** Users will complete & verify profile information.
- **Step 2 of User ID:** Users will create their credentials. This Username/Digital ID and Password will be used for later logins.

Create your Treasury Bank ID to establish your account access.

Create your Treasury Bank ID

Verify your profile information

First name (Required)
Madelyn

Last name (Required)
Jones

Email
(Required)
jkenney@jackhenry.com

Phone Number

Country
+1
US/Canada
Home

Country
+1
US/Canada
Mobile

Country
+1
US/Canada
Work

Next

Create your Treasury Bank ID credentials

Username
mjonesuis

Show rules

Password

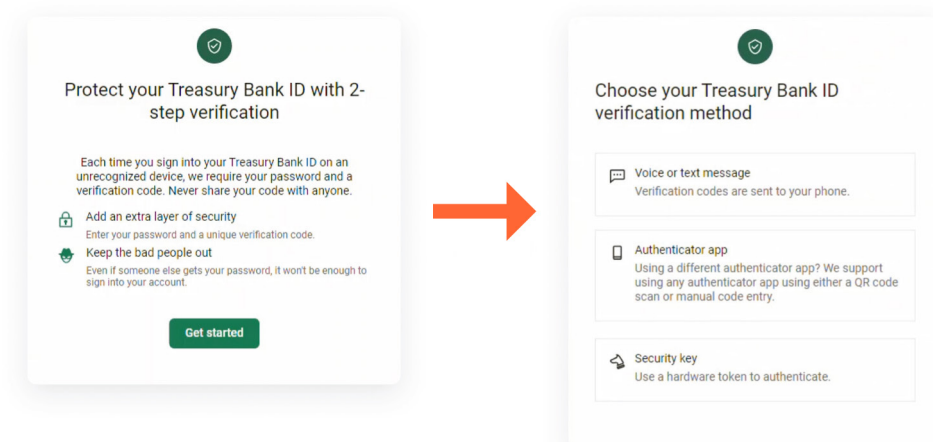
Show rules

Confirm password

Next



5. Users will protect their accounts with 2-step verification and choose their preferred method.



2-Factor Verification Methods

Users will have the option to choose from 3 different verification methods: voice or text message, authenticator app, or a security key.

Voice or text message

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Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply.

Country: +1 Phone:

US/Canada

Next


Need help?

Authenticator app

×

Use an authenticator app

Download a free authenticator app, add a new account, and then scan this QR code to set up your account.



or enter the code manually

0QXT5MBRPN5UWKSUMISWVOCMEVUF2REYHAGDYWTGSCDKLZXLMTQ

Verification code:

Verify

Security key

<

Security key

Register with your security key.

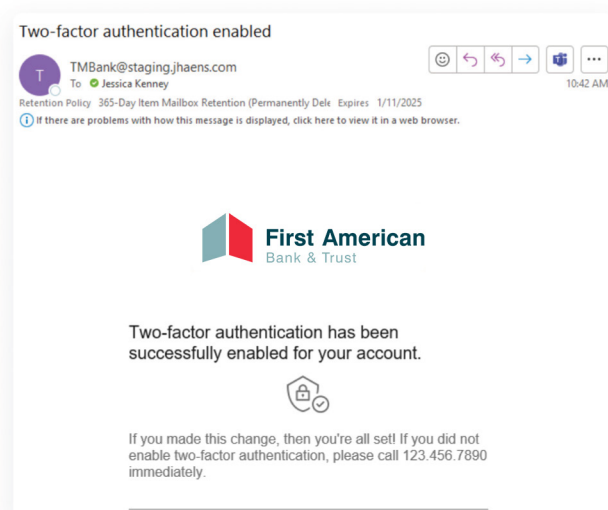
Friendly name:

Register

Need help?



6. When complete, user receives an email confirming 2FA verification setup.





Frequently Asked Questions

Can a user keep their existing username?

It is possible that the user's existing Login ID can be used again, however usernames now need to be unique across the entire database. In some cases, a new username will have to be chosen.

What if the user logs into multiple companies?

During migration, each user will receive an email to create their Digital ID. If the same email address is tied to more than one user, whether a different company or the same company, each will receive an individual email. The first email link clicked on will take the user through the steps outline above. When they click the link in the second (or third) email, they will be able to use the "Already have a Treasury Bank ID?" login to link an additional account. Upon entering their Digital ID their accounts will be linked together under that one Digital ID. Upon next logins the user will get to choose which company they want to access.

What are the new rules for creating a username?

- Usernames must be between 4 and 64 characters in length.
- Usernames can have letters (a-z), dashes (-), underscores (_), apostrophes ('), and periods (.) and can begin or end with non-alphanumeric characters except periods (.) and spaces.
- Usernames cannot have more than one period (.) in a row, accented letters, ampersands (&), equal signs (=), brackets (<,>), plus signs (+), at signs (@), or commas (,).

What are the new rules for creating a password?

- Passwords must be between 8 and 64 characters in length.
- All ASCII and Unicode characters (including spaces) are supported for passwords.
- Passwords must not match or contain your username and must not begin or end with a space. Passwords will not expire.



Can users lock themselves out with UIS at login?

Users can be locked with multiple failed 2FA verification attempts, with varying failed attempts based on the authentication method. Users cannot be locked out due to invalid password attempts.

Can the ‘Don’t ask for codes again while using this browser’ feature be enabled with the UIS login?

Yes, it can be enabled. The ‘remember this browser’ feature is tied to the browser that is used during selection of the 2FA method. If a brute-force attack was attempted, or a login from a different browser was attempted, 2FA prompts would occur and access would not be granted until successfully validated using one of the established 2FA methods.

Additionally, users that integrate with Intuit services (Quickbooks Online/QBO/Express Web Connect) will need to pick this feature for the third-party service to work successfully.

We’re here for you every step of the way!

We hope that you are as excited about this new digital security enhancement as we are. If you have any other questions or concerns, please contact us at:

(706) 354-5063 or email at tmbsolutions@fabt.bank

As always, thank you for trusting us to serve you!